

**FIRST FED CMTY BK OF BUCYRUS**

	CPP Disbursement Date 12/23/2008	Cert 29705	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$125	\$129	2.7%		
Loans	\$96	\$89	-7.1%		
Construction & development	\$2	\$1	-25.6%		
Closed-end 1-4 family residential	\$59	\$57	-3.3%		
Home equity	\$4	\$4	-7.2%		
Credit card	\$0	\$0			
Other consumer	\$6	\$1	-76.1%		
Commercial & Industrial	\$7	\$6	-21.7%		
Commercial real estate	\$13	\$11	-12.1%		
Unused commitments	\$9	\$7	-17.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$7	132.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$15	\$16	4.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$112	\$115	2.6%		
Deposits	\$99	\$102	3.9%		
Total other borrowings	\$13	\$12	-7.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$13	\$14	3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	10.4%	--		
Tier 1 risk based capital ratio	16.0%	17.5%	--		
Total risk based capital ratio	17.3%	18.8%	--		
Return on equity <sup>1</sup>	6.4%	5.1%	--		
Return on assets <sup>1</sup>	0.7%	0.5%	--		
Net interest margin <sup>1</sup>	4.2%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	42.0%	76.1%	--		
Loss provision to net charge-offs (qtr)	127.5%	516.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.7%	3.5%	0.1%	0.0%	--
Home equity	1.3%	0.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.9%	0.7%	0.0%	0.0%	--
Commercial & Industrial	4.7%	0.6%	0.0%	0.0%	--
Commercial real estate	2.5%	0.5%	0.0%	0.0%	--
Total loans	4.0%	2.6%	0.1%	0.1%	--